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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	James First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport		
		Middle name Riggs	Middle name
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years Include your married or maiden names.	First name	First name
		Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits of your Social	XXX - XX- 3176	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 James First Name	Higgs Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
Include trade names and doing business as names		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		6016 S Rockwell St Apt 2 Number Street	Number Street
		Chicago Illinois 60629	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send an notices to you at this mailing address.	If Debtor 2's mailing address is different from yours,
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 James			Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card I need to pay the fee in insection of the interest of the inte	u may pay. Typically, if you order. If your attorney is so or check with a pre-printe stallments. If you choose ling Fee in Installments (Ovaived (You may request ired to, waive your fee, and applies to your family sing must fill out the Applic	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12. ✓ Yes. Has your landlord obtain ✓ No. Go to line 12. — Yes. Fill out <i>Initial S</i> this bankrupto	Statement About an Eviction		st You (Form 101A) and file it with

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Debtor 1 James Riggs __ Case number (if known) Middle Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 James Riggs Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
	About Debtor 1:			oouse Only in a Joint Case):		
15. Tell the court	You must check one:		You must check one:			
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.		
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.		
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment		
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the		
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
	with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.		
		the 30-day deadline is granted only imited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.			
		am not required to receive a briefing about credit counseling because of:		d to receive a briefing about credit ause of:		
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.		
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		

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Debtor 1 James	Middle Norce		se number (if known)		
Part 6: Answer These Que	Middle Name estions for Reporting Purpos	Last Name SeS			
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individ No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primar money for a business of No. Go to line 16c. ✓ Yes. Go to line 17.	rily consumer debts? Consumer debts? Consumer debts? Consumer deprisonal, far a personal, far a personal, far a personal, far a personal, far a personal debts? Business or investment or through the consumer debts?	s debts are debts that you incurred to obtain operation of the business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the	•	any exempt property is excluded and administrative bute to unsecured creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million		
Part 7: Sign Below					
I have examined this petition, and I declare under penalty of perjury that the information proceed. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 11, United States Code. I understand the relief available under each chapter, and I during under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ James Riggs Signature of Debtor 1		Signature of Debtor 2		
	Executed on 3/2/201	8 / DD / YYYY	Executed on		

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Debtor 1 James		Riggs	Case number (iii	f known)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, 0	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the	
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I	
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is in				
attorney, you do not	•	1 3		•	
need to file this page.	/s/ Stephen Cramaro	0220	Date	3/2/2018	
	Signature of Attorney for			MM / DD / YYYY	
	Stephen Cramarosso				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Aver	nue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone		Email address	scramarosso@semradlaw.com	
	Bar number		State		

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Fill in this information to identify your case:						
Debtor 1	James		Riggs			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
0			(State)			
Case number (If known)	-					

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	**
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,585.00
1c. Copy line 63, Total of all property on Schedule A/B	\$8,585.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢4.201.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$4,391.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$28,390.99
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,781.99
Your total liabilities	\$32,781.99
	\$32,781.99
Your total liabilities Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)	
Your total liabilities Part 3: Summarize Your Income and Expenses	\$32,781.99 \$2,834.65

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Deb	otor 1 James		Riggs	Case number (if known)			
Part	First Name 4: Answer These Ques	Middle Name stions for Administrati	Last Name ive and Statistical Reco	ords			
[re you filing for bankruptcy No. You have nothing to r ✓ Yes.	•		nit this form to the court with your other sche	edules.		
7. w	7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	From the Statement of Your Form 122A-1 Line 11; OR , Fo			onthly income from Official	\$3,163.70		
9.	Copy the following special	categories of claims from	m Part 4, line 6 of Schedul	e E/F:			
	From Part 4 on Schedule E	/F, copy the following:		Total claim			
	9a. Domestic support obliga	ions (Copy line 6a.)		\$0.00			
	9b. Taxes and certain other of	lebts you owe the governm	nent. (Copy line 6b.)	\$0.00			
	9c. Claims for death or person	nal injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00			
	9d. Student loans. (Copy line	e 6f.)		\$0.00			
	9e. Obligations arising out or priority claims. (Copy line 6g.		divorce that you did not rep	ort as \$0.00			
	9f. Debts to pension or profi	-sharing plans, and other s	similar debts. (Copy line 6h.)	\$0.00			

\$0.00

9g. Total. Add lines 9a through 9f.

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E31 : - 11 : -	to Constant and the office of the second	-	3		
Fill in this	information to identify your ca	ise:			
Debtor 1	James	A411 II A1	Riggs		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if fi	First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case nun (If known)	nber		(otato)		
Officia	al Form 106A/B				Check if this is an amended filing
Sche	dule A/B: Prope	rty			12/
category responsib write you Part 1:	where you think it fits best. Be le for supplying correct inform name and case number (if kn Describe Each Residence	e as complete and ac nation. If more space i nown). Answer every q e, Building, Land, or	asset only once. If an asset fits in more curate as possible. If two married peopl is needed, attach a separate sheet to the uestion. Other Real Estate You Own or Haresidence, building, land, or similar pro	e are filing together, both a his form. On the top of any a ve an Interest In	are equally
Do you	No. Go to Part 2	artable interest in any	residence, building, land, or similar pro	perty:	
1.1	Yes. Where is the property? Street address, if available, or o	ther description	t is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Number Street City State	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Land nvestment property Fimeshare Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
		one.	has an interest in the property? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	ommunity property
		prop	er information you wish to add about thi erty identification number:	s item, such as local	
If you	Street address, if available, or o	ther description ther description	t is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property. Current value of the portion you own?
	Number Street City State	H	_and nvestment property Fimeshare Other	Describe the nature of interest (such as fee so the entireties, or a life	simple, tenancy by
		one. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	has an interest in the property? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another er information you wish to add about thi erty identification number:	(see instructions)	ommunity property

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Debtor 1		NC della Name	Riggs	Case numbe	(if known)	
	First Name	Middle Name	Last Name			
1.3	eet address, if available, or oth		What is the property? Check all that a Single-family home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
Str	eet address, ii avallable, or otr	rer description	Duplex or multi-unit building		Creditors Will Have Cla	iilis Secured by Property.
		[Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home			<u> </u>
NI	mala au Ohua ah		Land			
Nu	mber Street	į	Investment property		Describe the nature of interest (such as fee s	•
Cit	y State	Zip Code	Timeshare Other	<u> </u>	the entireties, or a life	
		l.				
		<u>\</u>	Who has an interest in the property	? Check one.	Check if this is co (see instructions)	mmunity property
		Į.	Debtor 1 only			
		Ī	Debtor 2 only			
		i	Debtor 1 and Debtor 2 only			
		i	At least one of the debtors and and	other		
			Other information you wish to add a	bout this item,	such as local	
		•	property identification number:		_	
	ave attached for Part 1. Wr	ite that number h		ding any entrie	s for pages	
•••••			······································			
Part 2:	Describe Your Vehicle					
-		•	t in any vehicles, whether they are a also report it on Schedule G: Executor	-	-	
	ans, trucks, tractors, sport uti		•	,	•	
□ N			0,000			
	es					
3.1		GMC	Who has an interest in the prop	orty? Chock	Do not doduct socured	claims or exemptions. Put
5.1	Model:	Envoy	one.	erty: Oneck		red claims on <i>Schedule D:</i>
	Year:	2003	✓ Debtor 1 only		Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:	200000	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
	2003 GMC Envoy		At least one of the debtors and	d another	\$3250.00	\$3250.00
			Check if this is community p	property (see		
3.2	Make		instructions) Who has an interest in the prop	erty? Check	Do not deduct secured	claims or exemptions. Put
0.2	Model:		one.	,	the amount of any secu	red claims on Schedule D:
	Year: Approximate mileage:		Debtor 1 only			aims Secured by Property.
	-		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only			————
			At least one of the debtors and			
			Check if this is community properties instructions)	property (see		

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btor 1	First Name	Middle Name	Riggs Last Name	Case number	el (ITKNOWN)	
3.3	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> aims <i>Secured by Property</i>
	Approximate mileage:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		—————	
			At least one of the debtors a			
			Check if this is communit instructions)	y property (see		
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured claims or exemption	
	Model: Year:		one.		the amount of any secu	ecured claims on <i>Scriedule I</i> Claims Secured by Property.
	Approximate mileage:		Debtor 1 only			
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		entire property:	portion you own?
			At least one of the debtors a	and another		
			Check if this is community instructions)	y property (see		
Exar		•	er recreational vehicles, other ve i, fishing vessels, snowmobiles, mo	•		
Exar	nples: Boats, trailers, motors	•		otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the proone. Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessorioperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the pro	operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone.	operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own? claims or exemptions. Fured claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only	operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communitinstructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	operty? Check and another ry property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	operty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors a	operty? Check and another cy property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	operty? Check and another cy property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propert Current value of the

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Debtor 1 James Riggs Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 3 beds \$150.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, 3 Tvs, xbox, playstation, misc electronics \$650.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... basketball cards \$150.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1405.00 for Part 3. Write that number here

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Riggs Debtor 1 James Case number (if known) Middle Name First Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$30.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Marquette Bank \$3000.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 James		Riggs	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II), thrift savings accounts	s, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	Merrill Lynch		\$900.00
	separatery.	Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			-
		Additional account:			-
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			<u> </u>
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			
		-			· .

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Debt	or 1 James	Middle Name	Riggs	Case number (if known)	
24.	First Name		Last Name	qualified state tuition program.	
24.	26 U.S.C. §§ 530(b)(1), 5		med ADLE program, or under a	quanned state tuition program.	
	No Institution Yes	name and description. Separatel	y file the records of any interests.1	11 U.S.C. § 521(c):	
25.	Trusts, equitable or futuexercisable for your ber		r than anything listed in line 1),	, and rights or powers	
	No Yes. Describe				
26.		demarks, trade secrets, and o		on to	
	✓ No	n names, websites, proceeds in	om royalties and licensing agreeme	erits	
	Yes. Describe				
27.		nd other general intangibles its, exclusive licenses, cooperative	e association holdings, liquor licer	nses, professional licenses	
	✓ No				
	Yes. Describe				
Mor	ney or property owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed				portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific info about them, incl	rmation luding whether		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owed to you ✓ No ☐ Yes. Give specific info	rmation luding whether the returns		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support	rmation luding whether the returns s		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum	rmation luding whether the returns s	t, child support, maintenance, div	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	rmation luding whether the returns s	t, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum	rmation luding whether the returns s	t, child support, maintenance, div	State: Local: rorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	rmation luding whether the returns s	t, child support, maintenance, div	State: Local: rorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	rmation luding whether the returns s	t, child support, maintenance, div	State: Local: rorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific info about them, including you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info	rmation luding whether the returns s hp sum alimony, spousal suppor	t, child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No Yes. Give specific info Other amounts someone Examples: Unpaid wages,	rmation luding whether the returns s Inp sum alimony, spousal suppor rmation	isability benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No Yes. Give specific info Other amounts someone Examples: Unpaid wages,	rmation luding whether the returns s Inp sum alimony, spousal suppor rmation	isability benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info Other amounts someone Examples: Unpaid wages, Social Security	rmation luding whether the returns s Inp sum alimony, spousal suppor rmation	isability benefits, sick pay, vacation	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 James		Riggs	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and l		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		-	m Part 4, including any entries fo		\$3930.00
Part				nterest In. List any real estate in Par	t 1.
37.	Do you own or have ar	ny legal or equitable in	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you ali	eady earned		
	✓ No Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	No Yes. Describe				
		<u></u>			

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Deb	tor 1 James		Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
11	Inventory			
41.	Inventory			
	✓ No			
	Yes. Describe			
42	Interests in partnershi	ins or joint ventures		
		po or joint voitares		
		Name of entity:	% of ownership:	
	Yes. Give specific	•	·	
	information about them			-
				_
43.	Customer lists. mailing	lists, or other compilations		
	—	,		
	No No		24 (44 0)) 2	
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 10)1(41A))?	
	☐ No			
	Yes. Descr	ribe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			<u> </u>
				_
				<u> </u>
		-		
45 A	dd the dellar value of a	Ill of your entries from Part 5 including any entries for pages you	u haya attachad	
		er here		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Property You Ow interest in farmland, list it in Part 1.	n or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	ouitry, tarm-raised tish		
	✓ No			
	Yes. Describe			

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Debt	or 1 James First Name		Riggs ast Name	Case number (if known)	
48.	Crops-either growing of				
	√ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.		ies, chemicals, and feed			
	✓ No Yes. Describe				
	Tool Bookingen.				
51.	Any farm- and commer	cial fishing-related property you did	not already list		
	I ✓ No	• • • • • • • • • • • • • • • • • • •			
	Yes. Describe				
52 A	dd the dollar value of al	l of your entries from Part 6, including	g any entries for nages	s you have attached	
		here			
				_	
Part 7		perty You Own or Have an Intere		Not List Above	
53.		perty of any kind you did not already l s, country club membership	ist?		
	✓ No				
	Yes. Give specific information				
	imonnation				
54. Ad	dd the dollar value of al	l of your entries from Part 7. Write th	at number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2			<u> </u>
56. p	oart 2 total vehicles, line	e 5	\$3250.00		
57. P	art 3: Total personal an	d household items, line 15	\$1405.00	-	
58. P	art 4: Total financial as	sets, line 36	\$3930.00	-	
59. F	Part 5: Total business-re	elated property, line 45	•	-	
60. F	Part 6: Total farm- and f	ishing-related property, line 52		-	
61. F	Part 7: Total other prope	erty not listed, line 54		-	
62. T	Total personal property.	Add lines 56 through 61	\$8585.00	-	+ \$8585.00
			4000.00	Copy personal property total	, 43000.00
					\$8585.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	James		Riggs	Case number (if known)	
	Eirot Nomo	Middle Neme	Last Nama	_	<u> </u>

Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items				
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.			
6.2. Household goo	ds and furnishings				
No					
Yes. Describe	couch	\$75.00			
6.3. Household goo	ds and furnishings				
No					
Yes. Describe	dining table	\$50.00			
6.4. Household goo	ds and furnishings				
No					
Yes. Describe	misc household items	\$80.00			

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(If known)				
Case number			(State)	
United States E	Bankruptcy Court for the: No	orthern	District of Illinois	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
	First Name	Middle Name	Last Name	
Debtor 1	James		Riggs	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	as Exempt				
1.	Which set of exemptions are you claiming	g? Check one only, ev	ren if your spouse is filing with you.			
	You are claiming state and federal n	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: GMC Envoy, 2003, 2003 GMC Envoy Line from Schedule A/B: 03	\$3,250.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
	Brief			735 ILCS 5/12-1001(b)		
	description: 3 beds	\$150.00	\$150.00			
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	-		
3.	✓ No	y 3 years after that for o	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?			

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Debtor 1 James Riggs Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: couch Line from Schedule A/B: 06	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: dining table Line from Schedule A/B: 06	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: misc household items Line from Schedule A/B: 06	\$80.00	\$80.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cell phone, 3 Tvs, xbox, playstation, misc electronics Line from Schedule A/B: 07	\$650.00	\$650.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: basketball cards Line from Schedule A/B: 08	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: used clothing Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: cash on hand Line from Schedule A/B: 16	\$30.00	\$30.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Marquette Bank Line from Schedule A/B: 17	\$3,000.00	\$2,815.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: 401(k) or similar plan, Merrill Lynch Line from Schedule A/B: 21	\$900.00	\$900.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

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		Do	rage 25 or	1 1		
Fill in this infor	mation to identify your cas	se:				
Debtor 1	James		Riggs			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
	Form 106D					Check if this is an amended filing
Schedu	ıle D: Credito	ors Who Ha	ve Claims Secure	ed by Prop		12/15
nore space is name and case 1. Do any o No. (Yes.	needed, copy the Additio e number (if known). creditors have claims se	ecured by your proper	e are filing together, both are equinber the entries, and attach it to toty? with your other schedules. You have	his form. On the top	of any additional pag	
2. List all separate	secured claims. If a creditely for each claim. If more the	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
EVANST City Who ow Deb	Name NVIS ST STE 260 Der Street	As of the date you file Contingent Unliquidated Disputed Nature of lien. Check a An agreement you car loan)	made (such as mortgage or secured as tax lien, mechanic's lien)	<u>\$4,391.00</u>	<u>\$3,250.00</u>	<u>\$1,141.00</u>
		Other (including a ri	1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$4,391.00

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HIII II	n this infor	mation to identify your c	ase:					
Deb	tor 1	James		Riggs				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Case (If knd	e number							
,	•	400E/E				☐ Ch	eck if this is a	n amended filing
Off	icial F	orm 106E/F					CON II IIIIO IO GI	Tamenaca ming
Sc	hedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
Form clain	n 106Å/B) ns that are entries in t vn).	and on Schedule G: Exe e listed in Schedule D: (he boxes on the left. At	ecutory Contracts and Un Creditors Who Hold Claims	expired Leases (Official s Secured by Property.	n. Also list executory contract: Form 106G). Do not include a If more space is needed, copy top of any additional pages, v	ny credito the Part y	ors with partia	ally secured it out, number
1.	Do any c	reditors have priority ur	nsecured claims against y	/ou?				
	No.	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mo	is. If a claim has both priori	ty and nonpriority amounding to the creditor's nan particular claim, list the o		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 James Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AT&T \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 105262 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Phone bill Is the claim subject to offset? Yes 4.2 City of Chicago - Parking and red Light Tickets \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Parking and red light tickets Is the claim subject to offset? **✓** No Yes CREDIT PROTECTION ASSO 4.3 \$760.00 5263 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1355 NOEL RD SUITE 2100 6/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** 75240 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: **✓** No COMMONWEALTH EDISON Other. Specify _ **COMPANY** Yes

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Debtor 1 James Riggs Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Creditbox.com \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 880 Lee Street # Suite 300 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60016 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ payday loan Is the claim subject to offset? **✓** No Yes Greentrust Cash \$700.00 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 340 Hays MT When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hays Montana 59527 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **V** Other. Specify ___ payday loan Is the claim subject to offset? **✓** No Yes I C SYSTEM INC \$475.00 4.6 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 11/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim:

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Debtor 1 James Riggs Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Illinois Title Loan \$2,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5201 W North Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60639 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Title Loan Is the claim subject to offset? **✓** No T Yes MIDLAND FUNDING \$2,312.00 5897 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 12/2016 2365 Northside Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 California Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 UnknownLoanType **V** Other. Specify Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.9 \$1,599.00 1982 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2016 2365 Northside Drive Number As of the date you file, the claim is: Check all that apply. Contingent 92108 San Diego California Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

✓ No

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts
Other. Specify

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 UnknownLoanType

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Debtor 1 James Riggs Case number (if known) Middle Name First Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MIDLAND FUNDING \$1,501.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2016 2365 Northside Drive Number As of the date you file, the claim is: Check all that apply. Contingent San Diego California 92108 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.11 MIDLAND FUNDING \$1,365.00 Last 4 digits of account number 8981 Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 1/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent California 92108 San Diego Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.12 Peoples Gas \$600.00 Last 4 digits of account number _ Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Utility Bill Is the claim subject to offset?

✓ No Yes

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Debtor 1 James Riggs Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Related Management \$1,412.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6214 N Winthrop Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60660 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ back rent Is the claim subject to offset? **✓** No Yes 4.14 Speedy Cash \$1,700.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1931 N. Mannheim Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Melrose Park Illinois 60160 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ payday loan Is the claim subject to offset? **✓** No Yes 4.15 Springleaf Financial \$3,566.99 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 220 Lanier Avenue West n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30214 Fayetteville Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ payday loan Is the claim subject to offset? **✓** No

Yes

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Debtor 1 James Riggs Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Stroger Hospital of Cook County \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1900 W Polk Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ medical bill Is the claim subject to offset? **✓** No Yes SYNCB/TOYSRUSDC \$0.00 4.17 1315 Last 4 digits of account number ___ Nonpriority Creditor's Name 594 MERRIMACK AVE #1 When was the debt incurred? 12/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent DRACUT 01826 Massachusetts Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? **✓** No Yes SYNCB/WALMART DC 4.18 \$0.00 0353 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor	1 James		Riggs	Case number (if known)	
	First Name Mic	ddle Name	Last Name		
Part 2:	Your NONPRIORITY Unsecu	red Claims - Cont	inuation Page		
	After listing any entries on this page	ge, number them beg	ginning with 4.5, f	followed by 4.6, and so forth.	Total claim
4.19	Zaplo Loans		Last 4	4 digits of account number	\$2,400.00
	Nonpriority Creditor's Name 1000 N. West Street			was the debt incurred?	
	Number Street				
	1200			the date you file, the claim is: Check all that apply.	
			—— ∐ º	contingent	
	Wilmington Delaware	19801	U	Inliquidated	
	City State	Zip Code	D	isputed	
	Who incurred the debt? Check one. Debtor 1 only	•	Туре	of NONPRIORITY unsecured claim:	
			□ s	tudent loans	
	Debtor 2 only		H ₀	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only			ivorce that you did not report as priority claims	
	At least one of the debtors and a	nother		bebts to pension or profit-sharing plans, and other simil ebts	ar
	Check if this claim relates to a	a community debt	✓ ○	ther. Specify payday loan	
	Is the claim subject to offset?				
	✓ No				
	Yes				

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Deb	tor 1 James First Name		Middle Name	Riggs Last Name	Case number (if known)	_
Part	3: List Others	to Be Notified A	About a Debt Tha	at You Already Liste	ed	
	collection agency	y is trying to colle y here. Similarly, i	ct from you for a d f you have more th	lebt you owe to someonan one creditor for an	, for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.	
	HARRIS & HARRIS	SLTD		On which entr	ry in Part 1 or Part 2 did you list the original creditor?	
	111 W JACKSON Number Street			Line <u>4.2</u>	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	CHICAGO City	Illinois State	60604 Zip Code	Last 4 digits o	of account number	

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Debtor 1 James Riggs Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oc. rotal. Add lines of through od.		
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$28,390.99
	that amount here.		
	6j. Total. Add lines 6f through 6i.	6j.	\$28,390.99

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	James		Riggs
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)	_		(

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Po	erson or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
-	KJD Properties Name			Residential Lease, Debtor is Lessee,
	8135 South Prai	rie Park Place		Monthly residential lease
Ī	Number	Street		
(Chicago	Illinois	60619	
(City	State	Zip Code	

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			D0	cument rage	C 33 01 11
Fill in	this infor	mation to identify your c	ase:		
Debto	or 1	James		Riggs	
D. I. I.	0	First Name	Middle Name	Last Name	
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name	
Unite	d States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case	number			(State)	
(If knov					
					Check if this is an
○tt	امنما	Form 106U			amended filing
OII	iciai	Form 106H			
Sch	redul	e H: Your Cod	lebtors		12/15
Cadak			ara alaa liabla far any da	ato vov. mov bovo. Do o	s complete and accurate as possible. If two married people are
the er	ntries in t				e space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if
1. [Oo you ha	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)
[E	√ No				
	Yes				
			lived in a community pro kico, Puerto Rico, Texas, W		? (Community property states and territories include Arizona, California, in.)
l [No.	Go to line 3.			
Ī	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	time?
_		No			
		Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	valent	
		Number Street			
		City	State	Zip Co	ode
		•		•	
3. I	n Column	1, list all of your codel	otors. Do not include you	spouse as a codebtor	if your spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information	n to identify v	our case:				
	T to labitily y	our outo.	Division			
Debtor 1 James First Na	me	Middle Name	Riggs Last N	ame	-	
Debtor 2	-			G. 1.10		eck if this is:
(Spouse, if filing) First Na	me	Middle Name	Last N	ame	- 🗆	An amended filing
United States Bankrup	tcy Court for	Northern	District of Illi	nois		A supplement showing post-petition chapter
the:			(S	tate)		expenses as of the following date:
Case number (If known)					-	MM / DD / YYYY
Official Form	1061					
Schedule I: \		come				12
						and Debtor 2), both are equally
	e is needed, nswer every	attach a separate she question.				not include information about your ional pages, write your name and case
Fill in your employ	ment		Debtor 1			Debtor 2
information.		Employment status	✓ Emplo	ved		Employed
If you have more that attach a separate page	•			nployed		Not Employed
information about a	-					
employers.		Occupation				_
Include part time, se self-employed work.	asonal, or	Employer's name	Related Ma	anagement Comp	any LP	
		Employer's address	423 West	55th Street		
Occupation may inc or homemaker, if it a			Number Str	reet		Number Street
						-
			New York	New York	10019	
			City	State	Zip Code	City State Zip Code
		How long employed there?	1 year 3 m	onths		
Part 2: Give Deta	ils About Mo	onthly Income				
spouse unless you are	separated.	-	•		•	write \$0 in the space. Include your non-filing
If you or your non-filing more space, attach a			combine the			or that person on the lines below. If you need For Debtor 2 or
				For D	ebtor 1	non-filing spouse
	• .	y, and commissions (befo calculate what the monthly		2.	\$3,293.07	
3. Estimate and list	monthly overt	ime pay.		3	+ \$0.00	
4. Calculate gross i	ncome. Add lin	e 2 + line 3.		4.	\$3,293.07	

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Debtor 1James First Name Middle Name	Riggs Last Name	Case number known)	(if	
, not really	2001 140110	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$3,293.07		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$690.73		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$98.80		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$37.90		
5h. Other deductions. Specify:	5h.	+ \$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5h$.	5e +5f + 5g 6.	\$827.43		
7. Calculate total monthly take-home pay. Subtract line 6 from	m line 4. 7.	\$2,465.65		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showir gross receipts, ordinary and necessary business expenses the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spous dependent regularly receive	e, or a			
Include alimony, spousal support, child support, maintendivorce settlement, and property settlement.	ance, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00	·	
8f. Other government assistance that you regularly receil Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (be under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	on-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: prorated taxes	8h.			
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f	+8g + 8h. 9.	\$369.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-fill	10. ing spouse	\$2,834.65 +	=	\$2,834.65
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of friends or relatives. Do not include any amounts already included in lines 2-10 or	your household, yo	our dependents, your roomm		
Specify:			11.	. + \$0.00
12. Add the amount in the last column of line 10 to the amo Write that amount on the <i>Summary of Schedules and Statistic</i>				\$2,834.65 Combined
13. Do you expect an increase or decrease within the year a No.	after you file this fo	orm?		monthly income
Yes. Explain:				

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		Doct	ament rage 50 or r	1		
Fill in this info	rmation to identif	y your case:				
Debtor 1	James		Riggs			
20010.	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	El al Nama	APAUL Nove	Last News	An amended fili	na	
(Spouse, Ir IIIIIg)	First Name	Middle Name	Last Name	브		ition chapter 12
United States I Case number	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-pet the following dat	•
(If known)				MM / DD / YYY	/	
Official	Form 10	<u>16J</u>				
Schedul	e J: Your	Expenses				12/1
information. If (if known). Ans						number
1. Is this a join	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
ı.	_	must file Official Forms 106J-2, Expe	nees for Sanarata Household of Del	ntor 2		
0 D			nses for deparate flouserfold of Dec	101 2.		
-	ve dependents?	No				
Do not list L Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 15 years	Does depend with you?	dent live
			Offilia	15 years	Yes.	
			Child	13 years	No.	
					Yes.	
			Child	9 years	No.	
					✓ Yes.	
	penses include of people other	✓ No				
yourself an dependent	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
-	of a date after th	your bankruptcy filing date unless ne bankruptcy is filed. If this is a su		•	•	
-	•	h non-cash government assistance luded it on <i>Schedule I: Your Incom</i> e	-		Yo	our expenses
	I or home owner or the ground or l	rship expenses for your residence. I ot. 4.	nclude first mortgage payments and		4.	\$1,150.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	erty, homeowner's	s, or renter's insurance			4b	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 James Riggs Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 6. Electricity, heat, natural gas 6. B. Electricity, heat, natural gas 6. C. Sate 6. Other. Specify: 7. Food and housekeeping supplies 7. Sate 8. Sate 8. Sate 7. Food and housekeeping supplies 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 10. Sate 11. Medical and dental expenses 11. Sate 12. Transportation. Include gas, maintenance, bus or train fare. 12. Saze 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. 15. Insurance. 15. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Sate 15c. Vehicle insurance Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17d. Sate Your payments of allmony, maintenance, and support that you did not report as deducted from your pay or line 3, Schedule I, Your Income (Official Form 106I). 15d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Sate Sate Sate Sate Sate Sate Sate Sate	First Name	Middle Name Last Name			
6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$11 6c. Selphone, cell phone, Internet, satellite, and cable services 6c. \$15 6d. Other. Specify: 7. Food and housekeeping supplies 7. Sed 8. Childcare and children's education costs 8. Si 9. Clothing, laundry, and dry cleaning 9. Self 10. Personal care products and services 11. Medical and dental expenses 11. Self 12. Transportation. Include gas, maintenance, bus or train fare. Do not include care payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Sec. Sec. Sec. Sec. Sec. Sec. Sec. Sec					Your expenses
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Stite 6c. Sti	5. Additional mortgage paym	ents for your residence, such as home equity k	pans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. 8 6c. 518 6c. 71 750	6. Utilities:				
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 7. Food and housekeeping supplies 7. Sadd 8. Section of the specify of the section	6a. Electricity, heat, natural g	as		6a.	\$130.00
6d. Other. Specify:	6b. Water, sewer, garbage co	ollection		6b.	\$0.00
7. Food and housekeeping supplies 7. \$40 8. Childcare and children's education costs 8. \$3 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 10. Personal care products and services 11. Medical and dental expenses 11. Medical and dental expenses 11. State onto include gas, maintenance, bus or train fare. Do not include car payments 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 19. Specify: 20a. Mortgages on other property 20b. Section of the property apple of the property apple of the property apple on the property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20b. Mortgages on other property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20b. Mortgages on other property	6c. Telephone, cell phone, I	ternet, satellite, and cable services		6c.	\$150.00
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. S16 10. Personal care products and services 110. Personal care products and services 111. Medical and dental expenses 112. Transportation, include gas, maintenance, bus or train fare. Do not include car payments 113. Entertainment, clubs, recreation, newspapers, magazines, and books 113. S1 14. Charitable contributions and religious donations 114. S1 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. S1 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106)). 19. Specify: 20a. Mortgages on other property 20a. Specify: 20b. Sealestate taxes.	6d. Other. Specify:			6d	\$0.00
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10. Personal care products and services 11. Medical and dental expenses 11. St 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property	8. Childcare and children's e	lucation costs		8.	\$0.00
11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. To installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property	9. Clothing, laundry, and dry	eleaning		9.	\$150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. Second Payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property	10. Personal care products a	nd services		10.	\$30.00
Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes.	11. Medical and dental exper	ses		11.	\$10.00
14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$ \$ 20b \$ \$ 20c \$ \$	-			12.	\$220.00
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15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Satisface of the specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106)). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a Section of the specific of the specif		ducted from your pay or included in lines 4 or 20			
15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Tinstallment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Beal estate taxes. 20b. Secretaria property expenses and included in lines 4 or 5 of this form or on Schedule I: Your Income.	15a. Life insurance			15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance			15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a 35 20b 36	15c. Vehicle insurance			15c	\$250.00
Specify:	15d. Other insurance. Speci	у:		15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b. Specify: 20c. Specify: 20d.	16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 o	r 20.		
17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Separate taxes.	Specify:			16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Specify: 20b. Real estate taxes. 20b. Specify: 20c. Payments for Vehicle 2 20c. Specify:	17. Installment or lease paym	ents:			
17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes.	17a. Car payments for Vehic	e 1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	le 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:			17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b 4				17d	\$0.00
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Specify: 19 19 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a 20a 20b. Real estate taxes. 20b 20b		•		18.	
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b		to support others who do not live with you.		10	#0.00
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20b. Real estate taxes.			on coneduce i. I our moune.	20a	\$0.00
					\$0.00
		, or renter's insurance			\$0.00
					\$0.00
					\$0.00

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Debtor 1 Jar			Riggs	Case number (if known)		
Firs	t Name	Middle Name	Last Name			
21. Other. Sp	pecify:				21	\$0.00
	te your monthly expens	es.				\$2,494.00
	lines 4 through 21.					\$0.00
	, , , ,	,, ,,	from Official Form 106J-2			\$2,494.00
22c. Add	line 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calculate	e your monthly net inco	ome.				
23a. Cop	y line 12 (your combined	I monthly income) from S	Schedule I.		23a	\$2,834.65
23b. Cop	y your monthly expenses	s from line 22 above.			23b	\$2,494.00
		ses from your monthly in	icome.			\$340.65
The	result is your monthly no	et income.			23c	·
			oan within the year or do yo			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	James		Riggs
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information. $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} \right) \left(\frac{1}{2} \right)$

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below									
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?										
	✓ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and								
4.0	•									
×	/s/ James Riggs	*								
	Signature of Debtor 1	Signature of Debtor 2								
	Date 3/2/2018	Date								
	MM/DD/YYYY	MM/DD/YYYY								

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Fill in this in	formation to identify you	case:					
Debtor 1	James		Riggs				
	First Name	Middle I		е			
Debtor 2 (Spouse, if filing	g) First Name	Middle I	Name Last Nam	e			
United State	es Bankruptcy Court for the	e: Northern	District of Illino	is			
Case numb	er		(Stat	e)			
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financi	ial Affairs f	or Individuals	Filina for	Bankrı	intcv	04/1
information number (if	n. If more space is nee known). Answer every	ded, attach a sepa	arried people are filing arate sheet to this form and Where You Lived	. On the top of			
	is your current marital		and where rou lived	Deloie			
	Married	status.					
	Not married						
2. Durin	the leat 0 are being	!!	e other than where you liv				
\[\Bar{\Bar{\Bar{\Bar{\Bar{\Bar{\Bar{\B	No Yes. List all of the places Debtor 1:	you lived in the las	t 3 years. Do not include v	where you live no	DW.		Dates Debtor 2 lived
			there				there
				Same as	Debtor 1		Same as Debtor 1
_	2106 W Van Buren Apt B		From	-			- Erom
1	Number Street		To	Number Stree	t		- From - To
_	Chicago Illinois	60612					
	City State	Zip Code		City	State	Zip Code	-
				Same as	Debtor 1		Same as Debtor 1
<u>1</u> -	Number Street		From To	Number Stree	t		From _ To
-	City State	Zip Code		City	State	Zip Code	-
and ten	<i>ritories</i> include Arizona, Ca O	lifornia, Idaho, Louis	ouse or legal equivalent siana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Tex			Community property states n.)

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Debtor 1 James Riggs Case number (if known) Middle Name Last Name First Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5666.97 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$36273.97 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$37000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

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Riggs Debtor 1 James Case number (if known) Middle Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insider include pour rolatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; relatives of any general partners; partnerships of which you are a general partner; relatives of any general partners; partnerships of which you are a general partner; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an efficer, director, person in control, or owner of 20% or more of their voting securises; and any managing agent, including general general partners; partnerships of which you are a general partner; corporations of which you are a general partner; corporation of which you are a general	ebtor 1	James			Rigg	gs	Case number	(if known)
Insiders include your relatives; any general partners; relatives of any general partner; corporations of which you are a on officer, director, person in control, or owner of 20% or more of their voting securities; such as chall support and alimony. No Yes. List all payments to an insider. Dates of Payment Dates of Payment Dity State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of Payment Payments on debts guaranteed or cosigned by an insider. Dates of Payment		First Name		Middle Name	Last	Name		
Yes. List all payments to an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment	Inside corporate agei	ders include your porations of which nt, including one t	relatives; ar you are ar or a busine	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control,	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Total amount Amount you Reason for this payment	✓	No						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment payment Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		Yes. List all pay	ments to a	n insider.				
Number Street City State Zip Code								Reason for this payment
City State Zip Code		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment Include creditor's name Insider's Name Number Street Insider's Name Number Street		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider include payments on debts guaranteed or cosigned by an insider. No		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No		City	Stata	Zin Codo				
Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Payment Total amount you still owe Insider's Name City State Zip Code Insider's Name Number Street Number Street	_	City	State	Zip Code				
Number Street City State Zip Code Insider's Name Number Street	insi	der? ude payments on	debts guar	anteed or cosigned	d by an insider. der. Dates of	Total amount	Amount you	Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Insider's Name Number Street		City	State	Zin Code				
Number Street	-	,	-1410	p				
		Insider's Name						
City State Zin Code		Number Street						
		City	State	Zip Code				

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Debtor 1 James Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Circuit Court of Cook County, Illinois Pending Court Name On appeal 5600 Old Orchard Road Case number **NumberStreet** Concluded 2016-M1-123959 60077 Skokie Illinois City State Zip Code Case title ✓ Pending Circuit Court of Cook County, Illinois Court Name On appeal 5600 Old Orchard Road Case number NumberStreet Concluded 2017-M1-121264 Skokie Illinois 60077 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck garnished \$0 Creditbox.com Creditor's Name Explain what happened 880 Lee Street # Suite 300 Number Street Property was repossessed. Property was foreclosed. Des Plaines Illinois 60016 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property springleaf attempting garnishment \$0 Springleaf Financial Creditor's Name Explain what happened Po Box 3251 Number Street Property was repossessed. Property was foreclosed. Evansville Indiana 47731 Property was garnished. ✓ City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 James	Riggs	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt		James		Riggs	Case number (if know	n)	
		First Name Middle Nam	е	Last Name			
14.	Wit	nin 2 years before you filed for bankrupt	cv. did vo	u give any gifts or contri	outions with a total value o	of more than \$600	to any charity?
			oy, ala yo	a give any give or contin	outions with a total value (more than \$600	to any onanty.
		No					
	Ш	Yes. Fill in the details for each gift or con	ntribution.				
		Gifts or contributions to charities that total more than \$600		Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Number Street					
		City State Zip Coo	de				
Dowl	٥.	List Certain Losses					
rait	υ.	List Oei taili Losses					
15.	\Wi+I	nin 1 year before you filed for bankruptc	v or eince	you filed for hankruntou	did you lose anything her	ause of theft fire	other disaster or
		ibling?	y or since	you med for bunkruptoy	did you lose anything bee	ause of their, me,	ottici disaster, or
	V	No					
	H	Yes. Fill in the details.					
	Ш					.	
		Describe the property you lost and how the loss occurred		Describe any insurance Include the amount that		Date of your loss	Value of property lost
				pending insurance claim			
				A/B: Property.			
Dort	7.	List Certain Payments or Transfers	•				
	abo	nin 1 year before you filed for bankruptout seeking bankruptcy or preparing a baude any attorneys, bankruptcy petition prepolon No Yes. Fill in the details.	ankruptcy	petition?			
	Y	roc. r iii ii r a lo dottallo.		B		B.1	A
				Description and value of transferred	any property	Date payment or transfer was made	Amount of
		Semrad Law Firm		Attorney's Fee - 400.00		wasinaas	payment
		Person Who Was Paid		Attorney 3 ree - 400.00		3/2/2018	
		11101 S. Western Avenue				3/2/2018	\$400.00
						3/2/2018	
		Number Street				3/2/2018	
						3/2/2018	
			3			3/2/2018	
		Number Street				3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod				3/2/2018	
		Number Street Chicago Illinois 60643				3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid	de			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid	u			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid Number Street City State Zip Cod	u			3/2/2018	
		Number Street Chicago Illinois 60643 City State Zip Cod Email or website address Person Who Made the Payment, if Not Yo Person Who Was Paid Number Street	u			3/2/2018	

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Deb	tor 1	James		Riggs	Case number (if know)	rn)		
		First Name	Middle Name	Last Name				
17.	help	you deal with your cr	iled for bankruptcy, did yo editors or to make payme t or transfer that you listed o		ehalf pay or transfe	er any property to a	anyone w	ho promised to
	Ш	165. I III II II II G GEIGIIS.						
				Description and value of any programmed transferred	roperty	Date payment or transfer was made	Amoun	t of payment
		Person Who Was Paid						
		Number Street						
		City Sta	te Zip Code					
	the Inclu	ordinary course of you ude both outright transfe	r business or financial aff	ecurity (such as the granting of a sec				
				Description and value of prope transferred		ny property or received or debts p e	paid	Date transfer was made
		Person Who Received	Transfer					
		Number Street						
		City Sta Person's relationship to	•					
		Person Who Received	Transfer					
		Number Street						
		City Sta Person's relationship to						
19.	ben	nin 10 years before you eficiary? ese are often called asset		you transfer any property to a sel	f-settled trust or sir	milar device of wh	ich you a	re a
		No Yes. Fill in the details.						
				Description and value of the p	property transferred	ı		Date transfer was made
		Name of trust						

Case 18-06114 Doc 1 Filed 03/02/18 Entered 03/02/18 17:11:10 Desc Main Page 50 of 77 Document Debtor 1 James _ Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance instrument account was before number closing or closed, sold, moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name Name of Financial Institution Yes Number Street Number Street

State

City

.∠I No

Yes. Fill in the details.

			Who else	had access to	it?	Describe the contents	Do you still have it?
Name of Stor	age Facility		Name				☐ No
Number Stree	et		Number	Street			Yes
			City	State	Zip Code		
City	State	Zip Code					

Zip Code

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Debtor 1 James Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		James		alalla Niana	Riggs	Case nu	umber <i>(if kn</i>	nown)		
		First Name	Mi	ddle Name	Last Name					
26.			y in any judicia	l or administrat	ive proceeding under	any environmental	law? Incl	ude settlement	ts and order	rs.
		No								
	Ш	Yes. Fill in the det	tails.							
				C	ourt or agency	•	Nature of	the case		Status of the case
		Case title								Pending
				Co	ourt Name					
		Case number		No.	umberStreet					On appeal
				Ci	ty State	Zip Code				Concluded
		المالية المالية								
Part	11:	Give Details At	oout Your Bus	siness or Con	nections to Any Bu	siness				
27.	With	nin 4 years before	you filed for ba	nkruptcy, did y	ou own a business or	have any of the follo	owing cor	nnections to an	y business?	•
		A sole propri	etor or self-em	oloved in a trad	e, profession, or other	activity, either full-ti	ime or pa	rt-time		
			-	-	C) or limited liability pa	=	ario or pa	ar arro		
		A partner in a		y company (LL	o, or invited hability pa	ruioromp (LLI)				
		ш .		idina executive	of a corporation					
					uity securities of a corp	oration				
		_			any occurrings of a corp	701 augri				
	✓	No. None of the a								
		Yes. Check all that	at apply above	and fill in the de	etails below for each b	usiness.				
					Describe the natu	ire of the business		Employer Ident		
								include Social	Security nu	mber or IIIN.
		Business Name						EIN:		
		Number Street						Dates business	ovieted.	
		Number Street			Name of accounta	ant or bookkeeper		Dates business	Sexisted	
		City	State	Zip Code				From	To	
					Describe the natu	ire of the business		Employer Ident		
								include Social	Security nu	mber or ITIN.
		Business Name						EIN:		
		Number Street						Dates business	s existed	
		Number Street			Name of accounta	ant or bookkeeper		Datoo Buomoo	Oxiotou	
		City	State	Zip Code				From	То	
					Describe the natu	re of the business		Employer Ident	tification nu	ımber Do not
								include Social		
		Business Name						EIN:		
		Number Street			Name of accounts	ant or bookkeeper		Dates business	existed	
		City	State	Zip Code	Hame of accounts	ant of bookkeeper		From	To	
		•	-						~	

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Deb	otor 1	James		Riggs	Case number (if known)
	Ì	First Name	Middle Name	Last Name	
28.	cred	nin 2 years before you fi litors, or other parties. No Yes. Fill in the details be		give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
		Name		MM/DD/YYYY	
		Name		WIWI/DD/1111	
		Number Street			
		City Sta	te Zip Code		
Par	t 12:	Sign Below			
	true a	nd correct. I understan	d that making a false stater in fines up to \$250,000, or	ment, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with rears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of			Signature of Debtor 2
		Date 3/2/20)18		Date
	N Did yo	ou attach additional pago o es ou pay or agree to pay s			s Filing for Bankruptcy (Official Form 107)? cruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
	┙╵	cs. Maille of person			Poolaration, and Signatura (Official Form 110)

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James First Name		Middle Name	Riggs C	Case number (if known)	
Additional Pag	~~	Wilder Name	Last Name		
		ankruntov was ar	ny of your property repossessed, forec	losed garnished attached sei:	zed or levied?
i year before y	ou mou for b	ankruptoy, was ar	Describe the property	Date	Value of the property
PLS			paycheck was garnished		\$0
Creditor's Name)		-		
3175 175th St			Explain what happened		
Number Street					
Hazel Crest	Illinois	60429	Property was repossessed.		
City	State	Zip Code	Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized,	or levied.	
			Describe the property	Date	Value of the property
Honor Finance			2003 GMC Envoy reposessed	01/2018	\$0
Creditor's Name)		-		
909 DAVIS ST S	STE 260		Explain what happened		
Number Street					
EVANSTON	Illinois	60201	Property was repossessed.		
City	State	Zip Code	Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized,	or levied.	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	James Riggs	Northern Distric	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	e year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$400.00
	Balance Due			\$3,600.00
2	. The source of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the a members and associates of my		with any other person unless the	y are
		w firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5	In return for the above-disclosed fee a. Analysis of the debtor's fina bankruptcy;	-	service for all aspects of the bank advice to the debtor in determining	· ·
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may b	pe required;
	c. Representation of the debto	at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debto	r in adversary proceedings and	other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agreement	t or arrangement for payment to n	ne for representation of the
_	3/2/2018		/s/ Stephen Cramarosso	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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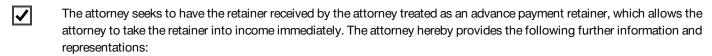
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/2/2018	
Signed:		
/s/ Jam	es Riggs	
		/s/ Stephen Cramarosso
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Riggs, James Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	ΓRIX
Tł knowledge		y that the attached list of creditors is to	rue and correct to the best of their
Date:	3/2/2018	/s/ Riggs, James Riggs, James <i>Signature of De</i> l	

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

CREDIT PROTECTION ASSO Po Box 9035 Addison, TX, 75001

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

SYNCB/TOYSRUSDC 594 MERRIMACK AVE #1 DRACUT, MA, 01826

SYNCB/WALMART DC PO BOX 965024 ORLANDO, FL, 32896

Related Management 6214 N Winthrop Chicago, IL, 60660

Springleaf Financial Po Box 3251 Evansville, IN, 47731

Creditbox.com PO Box 168 Des Plaines, IL, 60016

Illinois Title Loan 1720 Plainfield Rd Crest Hill, IL, 60403

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201 City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Speedy Cash Po Box 101928 Birmingham, AL, 35210

Greentrust Cash P.O. Box 340 Hays MT Hays, MT, 59527

AT&T 8014 Bayberry Rd Jacksonville, FL, 32256

Stroger Hospital of Cook County 1900 W Polk Street Chicago, IL, 60612

Zaplo Loans 1000 N. West Street 1200 Wilmington, DE, 19801 Case 18-06114 Doc 1 Filed 03/02/18 Entered 03/02/18 17:11:10 Desc Main Document Page 68 of 77

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and

necessary to represent client's interest absent any extraordinary circumstance.

- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/2/2018	
Signed:		
/s/ Jam	es Riggs / mms / 1	
		/s/ Stephen Cramarosso
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debte	or 1 James First Name	Middle Name	Riggs Last Name	Case number (if known)			
16.	Calculate the median fa	amily income that applies to y	ou. Follow these steps:				
	16a. Fill in the state in wh	1000	Illinois				
	16b. Fill in the number of	f people in your household.	4				
		mily income for your state and s	ize of		\$94,472.00		
	household using the link specif	ied in the separate instructions f		a list of applicable median income amounts, go online by also be available at the bankruptcy clerk's office.			
17.	How do the lines compa			,			
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	U.S.C. § 1325(Calculation of Disposa	ok box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that			
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)	(4)			
18.	Copy your total average	e monthly income from line 11		WALLENGER SHARE SHEET SHEET SHEET AND	\$3,163.70		
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.			
	19a. If the marital adjustr	nent does not apply, fill in 0 on	line 19a.		-\$0.00		
	19b. Subtract line 19a	from line 18.			\$3,163.70		
20.	Calculate your current	monthly income for the year.	Follow these steps:				
	20a. Copy line 19b.				\$3,163.70		
	Multiply by 12 (the	number of months in a year).			x 12		
	20b. The result is your cu	urrent monthly income for the ye	ear for this part of the for	m.	\$37,964.40		
	20c. Copy the median fa	mily income for your state and s	size of household from I	ne 16c.	\$94,472.00		
21.	1. How do the lines compare?						
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.						
Part	4: Sign Below						
	De cionico ham I de	-1					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
	★ /s/ James Riggs /) WWW ★						
	Signature of Deb			Signature of Debtor 2			
	Date 3/2/2018 MM/DD/Y			Date MM/DD/YYYY			
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Riggs, James	Case No				
	Debtor(s)		0836 NO.			
		Chapte	er. Chapter13			
	VERIFICATION OF CREDITOR MATRIX					
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
Date:	3/2/2018	ì	/s/ Riggs, James Riggs, James Signature of Deptor			

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Debto	or 1 James	Riggs	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 2 years before you filed for bankruptcy, did yo creditors, or other parties. No Yes. Fill in the details below.	ou give a financial state	ement to anyone about your business? Include all financial institutions,	
		Date issued		
	Name	MM/DD/YYYY		
	Number Street	-		
	City State Zip Code	_		
Part '	12: Sign Below			
tr	ue and correct. I understand that making a false sta	tement, concealing proor imprisonment for up	chments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
<u>~</u>	No Yes		•	
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
V	∑ No			
Е	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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Fill in this information to identify your case:					
Debtor 1	James		Riggs		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (State)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
✓ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.				
* /s/ James Riggs / mms /m	*			
Signature of Debtor 1	Signature of Debtor 2			
Date 3/2/2018 MM/DD/YYYY	Date MM/DD/YYYY			

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Debtor 1 James First Name	Rig Middle Name Last	gs Case n	umber (if known)	
	estions for Reporting Purposes	· · · · · · · · · · · · · · · · · · ·		
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		y exempt property is excluse to unsecured creditors?	ided and administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	01-50,000 01-100,000 than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$50 m \$100,000,001-\$50	million	,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion
Part 7: Sign Below	I have examined this netition, and	I declare under penalty of	perium that the informat	ion provided is true and
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ James Riggs / OWCO / Signature of Debtor 2			
	Executed on 3/2/2018 MM / DD /		Executed on	/ DD / YYYY